



WisTech Assistive Technology Program

Wisconsin Department of Health and Family Services • Division of Disability and Elder Services

Remodel Your Home to Maintain Your Independence

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It is a fact of life that as we age, our physical abilities will decrease. The type of challenges we will face can vary greatly among individuals, but we all will experience a change in how we perform daily activities due to changes in our health or physical ability.

Most people want to continue living in their own homes as they get older. It is often possible to remodel a home to adapt to changing needs. With careful planning, remodeling or adapting your home can allow for a greater sense of independence, freedom and privacy.

Is it possible to remain in your home? To answer this question, you will need to consider if you can continue to perform daily activities in your home given your abilities and limitations. For example, is the shower or tub area usable and safe for bathing? Will you be able to negotiate stairways if your mobility is limited? Is there enough floor space to maneuver a wheelchair? Should traditional doorknobs and faucets be replaced with something easier to operate?

Step One: Assess Your Needs and Resources

Remodeling your home is a serious decision. Making the decision and getting the greatest benefit from the project will require that you follow a well-developed plan. The process starts by setting a priority on the modifications that are most important for you to remain in your home. The following steps will help you decide if you want to proceed with the project.

1. Obtain a full assessment of your abilities and needs.
2. Obtain a home modification assessment.
3. Review your finances to decide how much you can afford to spend.
4. Consider whether you can make modifications to your existing home.

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1. Assess Your Abilities and Needs

Your accessibility needs must be considered in view of your present and future physical condition. Accessibility of your home means how you will be able to enter, exit, move about, work, relax and otherwise engage in your daily activities. A professional with experience and training in home modifications, adaptive equipment and accessible design can be especially helpful. The best way to obtain this assessment is to work with a physical therapist (PT), occupational therapist (OT) or rehabilitation professional. Your primary physician or your health plan can suggest a PT, OT or a clinic that has experience in doing this type of assessment.

2. Assess Your Home Modification Needs

A home modification assessment may be obtained through one of the local Independent Living Centers (ILCs) in Wisconsin. It is also possible to tour a model home that demonstrates features and equipment you may want to use in your plans. (See ILC references at the end of this article and the corresponding counties served.) Accessible model homes are located in the Milwaukee and Green Bay areas. You may obtain information about touring these homes by calling IndependenceFirst in Milwaukee (414-291-7520) or Options for Independent Living in Green Bay (920-490-0500). Your nearest ILC can help you obtain a professional assessment, help you find an expert in your area and relate that assessment to the existing arrangement of your home.

Your home remodeling will need to take into account your equipment requirements, space, requirements and need for help and assistance from others. Planning should allow for future changes as a result of getting older and the challenges of coping with progressive disability and changing health.

This decision must take into account your personal preferences as they relate to the home, including how you spend your time, whether you enjoy having visitors and whether it is possible to continue engaging in familiar hobbies and other activities in the home.

3. Review Your Finances

The most obvious consideration before you engage in a home-remodeling project is to review your finances. You must be sure that you have the long-term financial resources to remain in your home. You also need to have a clear idea of your budget to pay for remodeling. Financial considerations also include your current and future mortgage obligations and how long you intend to stay in your current home. These are considerations that are best made with the help of your financial planner, family or bank. Other agencies that may be of help include the County and Tribal Aging Office or your county social or human service department. Once the finances are analyzed, you are ready to plan for your remodeling project.

4. Consider Your Existing Home

The next step involves careful consideration of the merits of your existing home. Is your home in a desirable setting? Is it possible to get the services that are needed, such as home health, groceries, pharmacy and transportation? Is the home currently in good condition or does it need extensive repairs? Do you live near family and friends?

If you are fairly certain that you want to remain in your home, then you will need to find out whether the structure and condition makes it advisable to adapt the home to meet your current and future needs. Can your home accommodate structural changes as well as changes in plumbing and electrical systems? Be sure to determine whether local zoning will permit the required changes.

The plan needs to be in writing and include detailed schematic drawings. A well-planned design will be a match between you and the equipment and space that will be needed including space for people giving you assistance.

Step Two: Develop and Execute a Plan

If you decide that remodeling is feasible based on your needs and finances, you will then need to develop and execute a remodeling plan as follows.

1. Develop a detailed plan to meet your present and future needs.
2. Ask contractors to bid for the job.
3. Evaluate contractor bids.
4. Agree to a contract that identifies the specifics of the job.
5. Verify that the job is completed to your satisfaction.

1. Develop a Plan

The planning process should consider your abilities, habits and life style. Usually, the most important home modifications are the result of mobility impairments: difficulty in walking and climbing stairs or needing space and level flooring to maneuver a wheelchair. The following is a sample of common needs for people as they age or adjust to disability and changing health.

- **Entrances and doorways:** A ramp may be needed, with a pitch of no greater than 1 to 12 (for every foot of rise, 12 feet of ramp), protection of the entry from rain and snow and a doorway that is a minimum of 32 inches wide (preferably 36 inches).
- **Bathroom:** Individual adaptations may include a raised toilet seat, handheld showerhead, grab bars, safety features to prevent against scalding hot water and faucets with lever controls.

- **Kitchen:** Modify the work area with lower sinks and countertops to allow work from a wheelchair or seated position, stove controls in front of burners/automatic turnoffs on the stove and easy access to storage spaces.
- **Hallways:** Allow for a minimum 36-inch wide hallway, make the threshold level with the floor, secure carpets and runners to minimize falls and provide handrails for support.
- **Living room and bedroom:** Arrange furniture for open spaces and clear passage, and arrange the bed and phone for easy access.
- **Safe environment:** Check that thermostats can be easily read and adjusted and telephone jacks are in accessible locations including near the bedside. Smoke detectors must be located on each floor, and lighted smoke detectors are needed for persons who are hard of hearing.

It is a good idea to try out the recommended changes and floor plan that is under consideration. For example, in the case of a bathroom remodeling with a roll-in shower stall and raised toilet seat, it may be possible (and advisable) to try out these fixtures at a rehabilitation center, outpatient therapy clinic, or Independent Living Center. It is important to ask questions so that you are confident that the remodeling plan will be workable for your specific needs.

2. Find Contractors to Bid for the Job

Most contractors engaged in home improvements are honest, reliable and skilled in what they do. However, it is helpful to follow a procedure to ensure that the job is done according to satisfactory standards and there are no disagreements regarding the project details. Finding the right contractor is vital in the successful completion of the project. The selection of a quality, reputable contractor who is knowledgeable and sensitive to your needs will make the project a success.

In most cases, a contractor is located by using one of many word-of-mouth contacts from other people who have had a successful home modification experience. The best source of referrals can be from relatives, friends, neighbors, lenders, home improvement stores and home shows.

It is realistic to expect that there will be delays, and it may take some time to find someone who can do the job at a reasonable price and in a timely manner. The following suggestions can help in the process of selecting a contractor.

- Get more than one estimate for the work. Be sure that all contractors are bidding on exactly the same work. The contractors need to visit your home to understand the situation and give an accurate estimate.

- Check out the contractor. It is important to get references of customers and jobs that the contractor has done or is presently working on. Ask to call or visit customers to verify the quality and completeness of the work. Did the contractor perform the work in a timely manner, and clean up the work site afterward?
- Ask contractors specific questions about their experience. Have they done other projects that involved accessibility and building for persons with special needs? How long have they been in business? Are they licensed, insured and bonded? What is the time frame for starting and completing the job? Who will be doing the work (do they hire subcontractors; is there a lead carpenter or project supervisor)? Does the project require a building permit?
- Find out if there have been complaints filed against a contractor by calling the toll-free hotline of the Bureau of Consumer Protection at (800) 422-7128 and the Better Business Bureau at (800) 273-1002.

Avoid working with a contractor if any of the following are true.

- It is difficult to verify the business name, address or phone number.
- You are pressured to sign a contract, or the contractor offers a special rate if an agreement is signed today.
- The contractor is unable to furnish references.
- The contractor asks you to pay in advance and in full.
- The company is not listed in the phone book.
- The local Better Business Bureau has no knowledge of the contractor.
- The contractor gives a vague, poorly communicated idea of what will be done, is impatient and does not listen to questions.
- Beware of transient contractors, or contractors who go door-to-door soliciting work.

3. Evaluate Contractor Bids

Evaluate each contractor's bid with the following considerations.

- The bid should include schematic drawings and a complete description of the work to be done.

- The scope of work should include a clear description of the project details including who will remove fixtures, haul away debris and waste, clean up the job site, prime and paint and complete other details.
- Material costs should be spelled out in detail. Materials such as windows, plumbing fixtures and appliances should include brand and model names.
- Labor costs should be separate, including itemization of subcontractors.
- Choose someone who can be trusted and will be able to discuss problems and concerns that may come up during the project. Keep in mind that the contractor will be working in your home— any discomfort about their habits or attitudes will seem worse when your home is torn up and you see the contractor on a daily basis.

4. Agree to a Contract

It is wise to have a written contract for all projects to protect your interests and list the responsibilities of the contractor. The contract is a legal document that specifies what the contractor will do and how payments will be made for the work as it is completed. The contract should include the following.

- The company name of the contractor and complete address (not a PO Box).
- A listing of everything to be done, products to be used, a start and completion date, total price and warranty information.
- Payment details should indicate the amount and timing of a down payment. The initial payment is generally required when the materials have been purchased and the contractor is on site.

It is wise to withhold final payment (20 to 30 percent) until the work is completed according to your satisfaction.

5. Inspect the Work for Satisfaction

Before paying the balance due on the work, take time to look over the job and check all of the details listed on the contract to verify that the work is complete. If necessary, have a neighbor or family member look at areas that are difficult to verify (under the sink or on the roof). Is the job site cleaned up and did you get the owners manuals and warranties for appliances? Check to verify that building permits and inspections are complete. The balance should be paid only after every detail is checked and you are fully satisfied with the work.

Sources of Funding

In addition to traditional home improvement funding such as personal savings and bank loans, there are a number of special grants and loan opportunities that may be available.

United States Department of Agriculture(USDA), Rural Development Repair Loans and Grants – Provides low interest loans and grants for persons in rural areas to upgrade their homes and improve accessibility.

<http://www.rurdev.usda.gov/wi/programs/rhs/repair.htm>

Veterans Administration Specially Adapted Housing Program – Provides low interest loans to veterans for home improvements.

<http://www.homeloans.va.gov/sah.htm>

WisLoan – Provides low interest loans for Wisconsin residents with disabilities.

<http://dhfs.wisconsin.gov/disabilities/wistech/wisloan.htm>

Sources of Information

Wisconsin Independent Living Centers

<http://dhfs.wisconsin.gov/disabilities/physical/ILCs.htm>

Wisconsin Consumer Protection (fact sheets on home improvement)

http://www.datcp.state.wi.us/cp/consumerinfo/cp/factsheets/home_improvement.html

Wisconsin County and Tribal Area Agency on Aging Offices

<http://dhfs.wisconsin.gov/aging/contacts/coagof.htm>

The National Association of the Remodeling Industry (NARI)

<http://www.nari.org/>

Weatherization Agency (Community Action Program)

http://dhfs.wisconsin.gov/aging/Age_News/NO115/weatherization.htm

Wisconsin Assistive Technology Program (WisTech), administered by the Wisconsin Department of Health and Family Services, Division of Disability and Elder Services

<http://dhfs.wisconsin.gov/disabilities/wistech/index.htm>

Wisconsin Department of Health and Family Services

<http://www.dhfs.wisconsin.gov/>

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